

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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M&T Bank

In Re:
Kenneth J. Henderson, Renee L. Henderson

Debtors.



Order Filed on December 27, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-19095 MBK

Adv. No.:

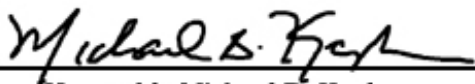
Hearing Date: 12/17/19 @ 9:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 27, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtors: Kenneth J. Henderson, Renee L. Henderson

Case No: 15-19095 MBK

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 254 Harding Boulevard, Matawan, NJ, 07747, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Warren Brumel, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 17, 2019, Debtors have cured the post-petition arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2020, directly to Secured Creditor M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Kenneth J. Henderson
Renee L. Henderson
DebtorsCase No. 15-19095-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.
db/jdb +Kenneth J. Henderson, Renee L. Henderson, 254 Harding Blvd, Matawan, NJ 07747-2935

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Andrew L. Spivack on behalf of Creditor HUDSON CITY SAVINGS BANK nj.bkecf@fedphe.com
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor M & T BANK dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Jerome B. Blank on behalf of Creditor HUDSON CITY SAVINGS BANK nj.bkecf@fedphe.com
 John D. Krohn on behalf of Creditor M & T BANK nj.bkecf@fedphe.com
 Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
 Warren Brumel on behalf of Debtor Kenneth J. Henderson wbrumel@keyportlaw.com,
 brumellawecf@gmail.com;wbrumel@keyportlaw.com
 Warren Brumel on behalf of Joint Debtor Renee L. Henderson wbrumel@keyportlaw.com,
 brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 12